

**For:** FSA and RMA Employees

**2016 Federal Employees Group Life Insurance (FEGLI) Open Season**

**Approved by:** Deputy Administrator for Management



**1 Open Season Guidance**

**A Purpose**

This notice announces and provides guidance about the 2016 FEGLI open season. The FEGLI does not have regular open seasons. This is the first open season since 2004.

**B Open Season Dates**

The 2016 open season period begins Thursday, **September 1, 2016**, and continues through Friday, **September 30, 2016**. During the open season eligible employees can elect or increase their FEGLI life insurance by submitting an election to their servicing personnel office. The effective date for changes to FEGLI coverage elected during this open season election will be delayed one full year.

**C Types of FEGLI Coverage**

Type	Coverage
<b>Basic</b>	Coverage on the employee's life equal to the employee's annual rate of basic pay, rounded up to the next even \$1,000, plus \$2,000.
<b>Note:</b> An employee must elect or already have basic coverage to elect any of the optional insurance.	
<b>Option A – Standard</b>	Covers the employee's life for \$10,000.
<b>Option B – Additional</b>	Covers the employee's life for one, two, three, four, or five times the employee's annual rate of basic pay rounded up to the next \$1,000.
<b>Option C – Family</b>	Covers the lives of the employee's spouse and eligible children. An employee can elect one, two, three, four, or five multiples of option C coverage. Each multiple is equal to \$5,000 of coverage on the life of a spouse and \$2,500 of coverage on the lives of each eligible child.

Disposal Date	Distribution
December 1, 2016	FSA and RMA employees; State Offices relay to County Offices

# 1 Open Season Guidance (Continued)

## D Effective Dates

Open season elections become effective on the first day of the first pay period that:

- begins **on or after October 1, 2017**, and
- follows a pay period during which the employee met the pay and duty status requirements in subparagraph E.

**Note:** Only the FEGLI coverage (Basic and any of the optional insurance) held by the employee 5 years prior to retirement can be taken into retirement. There are no FEGLI exceptions or waivers to the 5 year requirement.

## E Pay and Duty Status Requirements

Employees must meet the pay and duty status requirements in this table before open season election can become effective.

Employee Work Schedule	Duty Status Requirements
A full-time employee on a biweekly pay period	Must be in pay and duty status for at least 32 hours during the pay period right before the one in which the coverage is to become effective.
A full-time employee on a monthly pay period	Must be in pay and duty status for at least 64 hours during the pay period right before the one in which the coverage is to become effective.
A part-time employee	Must be in pay and duty status for one-half of the regularly scheduled tour of duty shown on his/her current SF 50.
An intermittent employee or an employee without a regularly-scheduled tour of duty	Who is eligible for FEGLI coverage must be in pay and duty status for one-half of the hours customarily worked in a pay period. Employing offices can determine the number of hours customarily worked by totaling the number of hours worked in the calendar year quarter ending June 30, 2016, and dividing that by the number of pay periods in that quarter.

**Notes:** Sick leave, annual leave, donated leave, or any other kind of leave, whether paid or unpaid, does not qualify as pay and duty status.

New coverage does **not** begin until the employee meets these pay and duty status requirements, even if that is after October 2017. **For some employees, new coverage will never begin because they will never meet the pay and duty status requirements.**

## 1 Open Season Guidance (Continued)

### F Making Open Season Elections

Eligible employees must:

- complete a Life Insurance Election Form (SF 2817) [https://www.opm.gov/forms/pdf\\_fill/sf2817.pdf](https://www.opm.gov/forms/pdf_fill/sf2817.pdf), and
- submit the completed and signed form to their servicing personnel office according to subparagraph J.

**Note:** Employees making an open season election **must** sign each coverage section under block 4 on the form for **all** coverage they wish to have – **not just the new coverage they are electing during the open season.**

### G Processing Open Season Elections

Upon receipt of the completed and signed form, the servicing personnel office shall complete box 6 as follows:

- enter the date of receipt in box 6 of the SF 2817 election form,
- leave the effective date of coverage block blank,
- enter 6 in the event code,
- verify that the employee is in a position which conveys eligibility for FEGLI coverage, and
- import the SF 2817 into the employee's e-OPF (electronic official personnel folder) as verification of receipt on a timely basis during the open season.

### H Separate Instructions for Holding Open Season Elections

Servicing personnel offices shall be provided separate instructions on:

- importing the election forms in the e-OPF until they are processed and become effective, and
- tracking, for reporting purposes, elections made during the open season period.

Before coverage will become effective, the servicing personnel office must verify that employees meet the pay and duty status requirements in subparagraph E.

# 1 Open Season Guidance (Continued)

## I Miscellaneous Information

Employees may access the following on the Office of Personnel Management (OPM) website:

- the FEGLI calculator at the following link <https://www.opm.gov/retirement-services/calculators/fegli-calculator/> to determine the face value and costs of various combinations of FEGLI coverage and
- commonly asked questions and answers at the following link <https://www.opm.gov/retirement-services/publications-forms/benefits-administration-letters/2016/16-204.pdf>.

## J Servicing Personnel Office Contacts

Contact the appropriate servicing personnel office contact according to this table.

Location/Office	SPO Contact
FSA state or county office	state administrative officer
AL, AK, AZ, AR, CA, CO, CT, DE, FL, and GA <b>FSA:</b> DACO/KCCO/DAFP <b>RMA:</b> OA/Southwest (CA, KS, OK) and Western Compliance (CA)	Dana Candler by any of the following: <ul style="list-style-type: none"> <li>• e-mail at <a href="mailto:dana.candler@kcc.usda.gov">dana.candler@kcc.usda.gov</a>,</li> <li>• telephone at 816-926-6117, or</li> <li>• FAX at 816-926-6156.</li> </ul>
HI, ID, IL, IN, IA, KS, KY, LA, ME, MD, and WY <b>FSA:</b> DAM <b>RMA:</b> Product Management/Southeast Regional (GA, MS, NC) and Eastern Compliance (NC)	Patty Gepford by any of the following: <ul style="list-style-type: none"> <li>• e-mail at <a href="mailto:patricia.gepford@kcc.usda.gov">patricia.gepford@kcc.usda.gov</a>,</li> <li>• telephone at 816-926-6259, or</li> <li>• FAX at 816-926-6156.</li> </ul>
MA, MI, MN, MS, MO, MT, NE, NV, NH, and NJ <b>FSA:</b> ITSD	Ernest Kary by any of the following: <ul style="list-style-type: none"> <li>• e-mail at <a href="mailto:ernest.kary@kcc.usda.gov">ernest.kary@kcc.usda.gov</a>,</li> <li>• telephone at 816-926-6225, or</li> <li>• FAX at 816-926-6156.</li> </ul>
NM, NY, NC, ND, OH, OK, OR, PA, PR, and RI <b>FSA:</b> DAFO and OBF <b>RMA:</b> WDC Compliance and Insurance Services	Karen Williams by any of the following: <ul style="list-style-type: none"> <li>• e-mail at <a href="mailto:karen0.williams@kcc.usda.gov">karen0.williams@kcc.usda.gov</a>,</li> <li>• telephone at 816-926-2670, or</li> <li>• FAX at 816-926-6156.</li> </ul>
SC, SD, TN, TX, UT, VT, VA, WA, WV, and WI <b>FSA:</b> OA, DAFLP, and APFO <b>RMA:</b> Midwest (IL, MN)/Northwest (MT, WA), Regional and Compliance (IN, KC), Southwest Compliance (TX)	Kedra Watts by any of the following: <ul style="list-style-type: none"> <li>• e-mail at <a href="mailto:kedra.watts@wdc.usda.gov">kedra.watts@wdc.usda.gov</a>,</li> <li>• telephone at 202-401-0678, or</li> <li>• FAX at 202-205-9146.</li> </ul>